

***Amendments to the Claims***

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-3. (Cancelled)

4. (Previously Presented) A store communication terminal, comprising:

a memory configured to store transfer source store account information and store ID information;

a receiver configured to receive customer ID information from a memory of a customer mobile communication device;

an input device configured to input monetary amount information that a store is to pay a customer; and

a transmitter configured to transmit at least one of the store ID information, the transfer source store account information, the customer ID information and the monetary amount information to the customer mobile communication device for authentication,

wherein the receiver is configured to receive at least one of authenticated store ID information, authenticated transfer source store account information, authenticated customer ID information and authenticated monetary amount information from the customer mobile communication device and if the authentication using the customer mobile communication device is successful the transmitter is configured to transmit at least one of the store ID information, the transfer source store account information, the customer ID information and the monetary amount information to an authentication manager that further authenticates the at least one of the store ID information, the transfer source store account information, the customer ID information and the monetary amount information,

wherein the authentication manager communicates with a first financial institution based on the store ID information and retrieves information of a store account and communicates with a second financial institution based on the customer ID information and retrieves information on a customer ID account, and

wherein, upon successful authentication using the authentication manager, a monetary amount based on the monetary amount information is transferred from the store account of the first financial institution to the customer account of the second financial institution.

5. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the input device is further configured to input the transfer source store account information.

6. (Cancelled)

7. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal is a mobile communication terminal.

8. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a pawnshop communication terminal.

9. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a lottery money-exchanging device.

10. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

11. (Cancelled)

12. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal is a mobile communication terminal.

13. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a pawnshop communication terminal.

14. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a lottery money-exchanging device.

15. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

16-24. (Cancelled)

25. (Previously Presented) A method, comprising:

receiving, using a processing device of a store communication terminal, customer ID information from a memory of a customer mobile communication device;

receiving, using the processing device of the store communication terminal, at least one of a monetary amount information that a store is to pay a customer and a transfer store account information from an input device;

transmitting, using the processing device, a store ID information, the transfer source store account information, the customer ID information, and the monetary amount information to the customer mobile communication device that is configured to authenticate at least one of the store ID information, the transfer source store account information, the customer ID information, and the monetary amount information;

if the authentication using the customer mobile communication device is successful, transmitting, using the processing device, the store ID information, the transfer source store account information, the customer ID information, and the monetary amount information from the store communication terminal to an authentication manager that includes first and second authenticators;

authenticating, using a processing device of the first authenticator, the store ID information and the customer ID information, and

if authentication is successful, obtaining, using the first authenticator, information for a store account from a first financial institution;

authenticating, using a processing device of the second authenticator, the customer ID information, and

if authentication is successful, obtaining, using the second authenticator, information for a customer account from a second financial institution; and

transferring a monetary amount based on the monetary amount information from the store account indicated by the first financial institution to the customer account indicated by the second financial institution.

26. (Cancelled)

27. (Currently Amended) A tangible computer-readable medium having stored thereon computer-executable instructions, execution of which by a computing device cause the computing device to:

receive, on a store communication terminal, customer ID information from a memory of a customer mobile communication device;

receive, on the store communication terminal, at least one of monetary amount information that a store is to pay a customer and transfer store account information from an input device; [[and]]

transmit a store ID information, the transfer source store account information, the customer ID information, and the monetary amount information to the customer mobile communication device that is configured to authenticate at least one of the store ID information, the transfer source store account information, the customer ID information, and the monetary amount information;

transmit the store ID information, the transfer source store account information, the customer ID information, and the monetary amount information from the store communication terminal to an authentication manager that includes a first and second authenticators;

authenticate, using the first authenticator, the store ID information and the customer ID information and, if authentication is successful, obtain using the first authenticator information for a store account from a first financial institution;

authenticate, using the second authenticator, the customer ID information and, if authentication is successful, obtain using the second authenticator information for a customer account from a second financial institution; and

transfer a monetary amount based on the monetary amount information from the store account indicated by the first financial institution to the customer account indicated by the second financial institution.

28. (Cancelled)

29. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal, the customer mobile communication device, and the authentication management apparatus communicate with each other through an Internet network.

30-31. (Cancelled)

32. (Previously Presented) A system comprising:

a store communication terminal configured to store transfer source store account information and store ID information and receive customer ID information from a memory of a customer mobile communication device;

an input device connected to the store communication terminal and configured to input monetary amount information that a store is to pay a customer;

a transmitter located on the store communication terminal configured to transmit at least one of the store ID information, the transfer source store account information, the customer ID information and the monetary amount information to the customer mobile communication device for authentication and, if the customer mobile communication device authentication is successful, transmit at least one of the store ID information, the transfer source store account information, the customer ID information and the monetary amount information to an authentication manager that includes a first and second authenticators;

the first authenticator configured to authenticate the customer ID information and the store ID information and, if authentication is successful, communicate the customer ID information to the second authenticator and obtain an authenticated store account information from a first financial institution; and

the second authenticator configured to authenticate the customer ID information, and if authentication is successful, obtain an authenticated customer account information from a second financial institution, wherein a monetary amount based on the monetary amount information is transferred from the authenticated store account of the first financial institution to the authenticated customer account of the second financial institution.

33. (Previously Presented) The system in accordance with Claim 32, wherein the authentication manager is configured to stop the transfer device from transferring the money in response to receiving cancel information from the store communication terminal.